MEMBER ENROLLMENT AND RECORD MAINTEANCE PROCESS

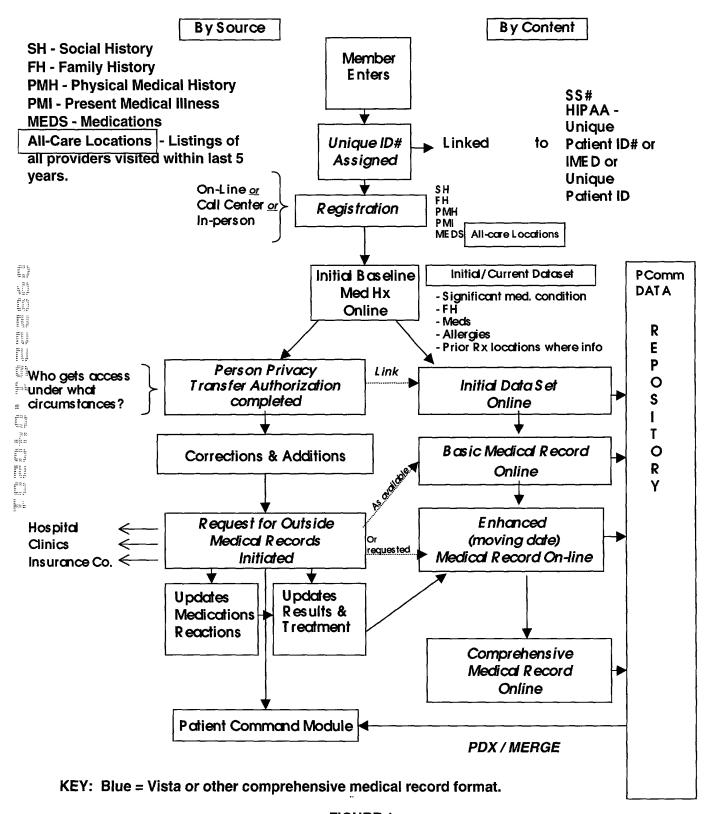


FIGURE 1

FIGURE 2

Certified Patient Record

| | | | — 1 | |
|-----------------------------------------------------------------------------------------------|---------|-------|------------|---------------|
| Listing / Linking of all Available Provider Office and Hospital Records Older than 5 Years | | | X | |
| Listing / Linking of Original Sources for all 5- Year Provider Office and Hospital Records | | | × | |
| Stored / Hosted Results and Imagery | | | × | |
| Corrections or Additions by Patient | × | > | < > | < |
| 5-Year Provider Office and Hospital Record | | > | < > | < |
| Verification of Self- or Provider Reported Physical Exams, Blood Tests, EKG | | | X | X |
| Recent / Current Results of Physical Exams, Blood Tests, EKG (Self- or Provider Reported) | | | × | × |
| Past / Present Conditions, Symptoms, Medications (Self- Reported) | | × | × | X |
| Registration Data (Self- Reported) | × | × | × | × |
| | Initial | Basic | Enhanced | Comprehensive |

Notes:

The option of raising the level of accuracy and completeness of the medical record data reposes in the consumer-patient.

The consumer-patient bears the responsibility of contacting all her providers, and has the option of asking the Company to perform that task with respect The consumer-patient has the opportunity to renew, analyze, and correct (through addition, not deletion) her/his medical record.

The consumer-patient gathers and, when appropriate, summarizes or extracts from, inputs, and checks the accuracy of, her/his input of her/his medical record data using the procedures, checklist, and interactive software furnished by the Company

What is certified?

By the Consumer-Patient:

(S)he has the completed verification procedures specified by the Company for the particular level of medical record, in order to achieve a level of accuracy and a level of completeness that Ss)he selects from a list of options offered by the Company to maximize the consumer-

Optionally, (s)he may certify that (s)he has contacted all known providers who (or that) can be located or a described subset of those providers.

By the Company in it capacity as a trusted agent:

input or otherwise stored to a level of accuracy specified by the Company (and disclosed in advance to the consumer-patient) that exceeds The medical record data supplied by the consumer-patient are:

- the accuracy rate for written records generally;
 - Stored securely so as to meet or exceed HIPAA's requirements,
- transmitted securely so as to meet or exceed HIPAA's requirements; only with the consumer-patient's (or her/his designated agent's) proper, confirmed authorization; and only to the extent (that is, in such part) as the consumer-patient specifies; and transmitted accurately, consistent with level of accuracy in the records input by the consumer-patient and her/his providers.

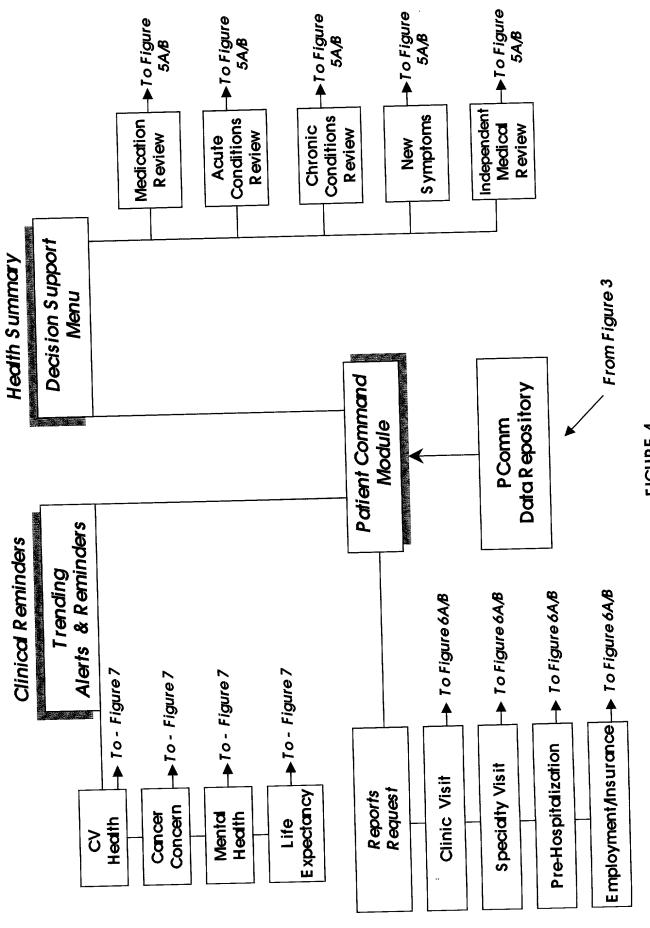
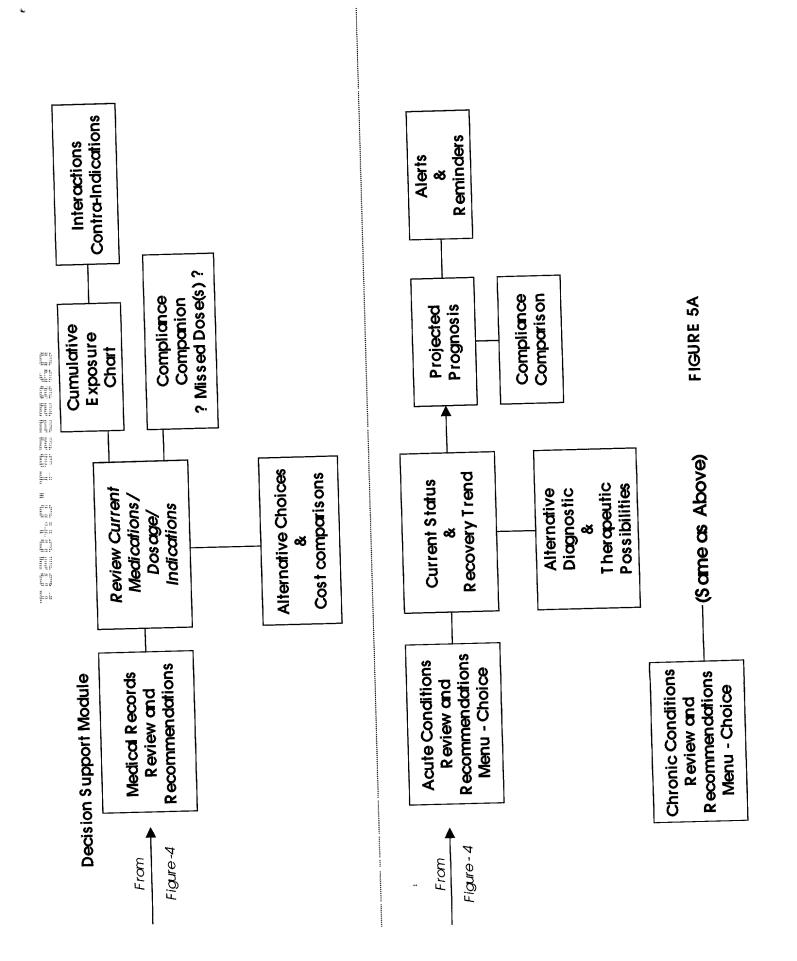
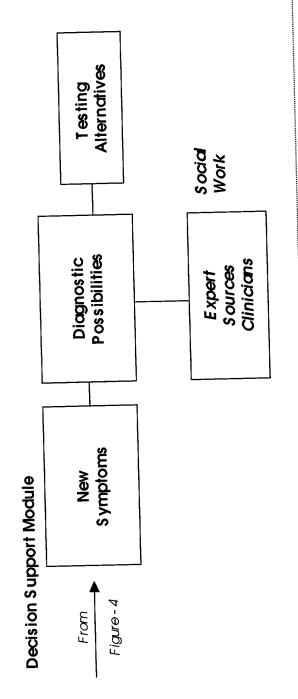


FIGURE 4





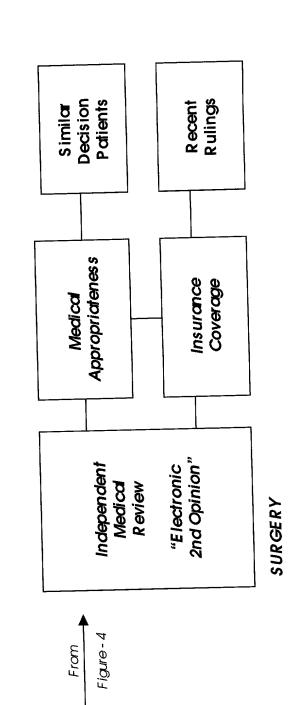
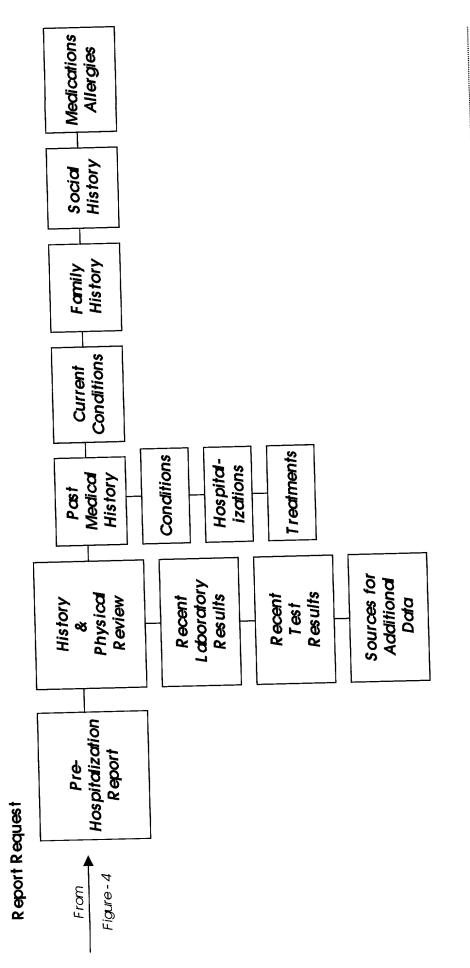


FIGURE 5B



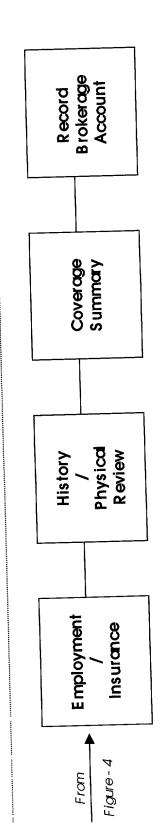
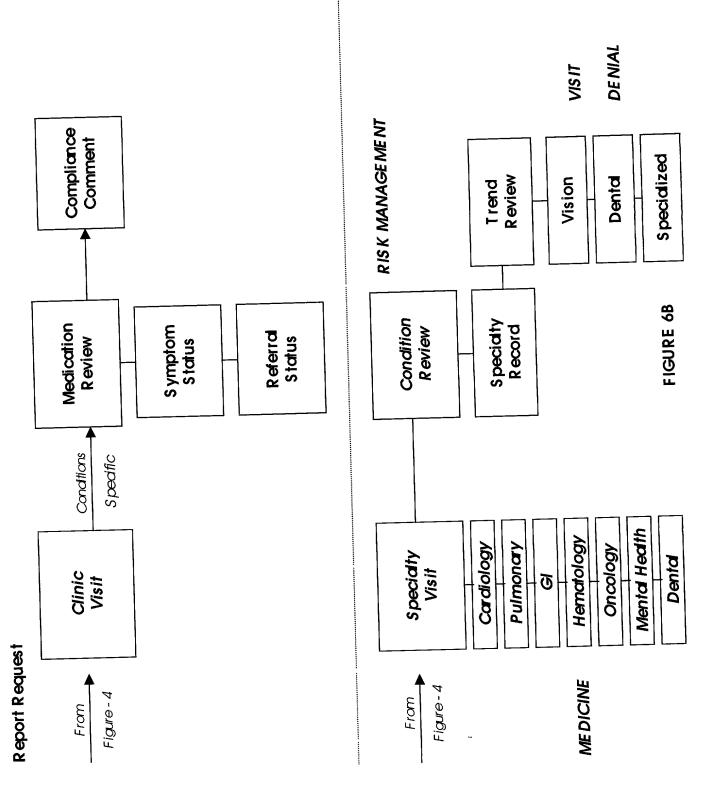


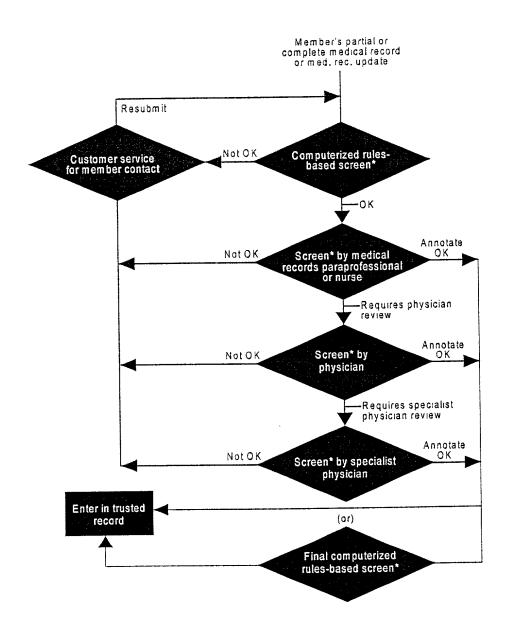
FIGURE 6A



3.7 **Q**

FIGURE 7

TRUSTED MEMBER MEDICAL RECORD INPUT VETTING PROCESS



^{*}Compares against original report for errors in input. Reviews for medical consistency.